

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: PATRICIA MARY KOSZYCKI	§	Case No.: 09-25126
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	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2009.
- 2) This case was confirmed on 08/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/12/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/06/2010, 11/03/2010.
- 5) The case was dismissed on 12/22/2010.
- 6) Number of months from filing to the last payment: 13
- 7) Number of months case was pending: 20
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 26,410.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 3,585.86
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 3,585.86</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 229.52
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,729.52**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DUPAGE CREDIT UNION	SECURED	3,619.00	.00	.00	.00	.00
NATIONAL CITY MORTGA	SECURED	215,679.00	208,275.71	.00	.00	.00
NATIONAL CITY MORTGA	SECURED	.00	7,404.10	207.64	207.64	.00
NATIONAL CITY MORTGA	OTHER	NA	NA	NA	.00	.00
ALEXIAN BROS MEDICAL	UNSECURED	1,028.00	NA	NA	.00	.00
AMERICAN HOME SHIELD	UNSECURED	276.00	NA	NA	.00	.00
AMERICAN HOME SHIELD	OTHER	.00	NA	NA	.00	.00
HOUSEHOLD FINANCE/BE	UNSECURED	14,686.00	NA	NA	.00	.00
BENEFICIAL FINANCE	OTHER	.00	NA	NA	.00	.00
BLUE CROSS BLUE SHIE	UNSECURED	266.00	NA	NA	.00	.00
BLUE CROSS BLUE SHIE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE BANK USA	UNSECURED	1,082.00	1,116.53	1,116.53	.00	.00
PRA RECEIVABLES MANA	UNSECURED	9,430.00	9,430.35	9,430.35	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,071.00	3,145.75	3,145.75	.00	.00
PRA RECEIVABLES MANA	UNSECURED	986.00	1,052.88	1,052.88	.00	.00
CITIFINANCIAL RETAIL	UNSECURED	2,525.00	2,581.53	2,581.53	.00	.00
COMMONWEALTH EDISON	UNSECURED	131.00	NA	NA	.00	.00
COMED	OTHER	.00	NA	NA	.00	.00
CVS	UNSECURED	85.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	1,158.00	1,292.58	1,292.58	.00	.00
DUPAGE CREDIT UNION	UNSECURED	2,131.00	2,214.41	2,214.41	.00	.00
ELK GROVE OPEN MRI	UNSECURED	298.00	NA	NA	.00	.00
CR EVERGREEN LLC	UNSECURED	502.00	460.79	460.79	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GE MONEY BANK	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	917.00	979.65	979.65	.00	.00
JAY MUELLER DDS	UNSECURED	1,066.00	NA	NA	.00	.00
DEPT STORES NATL BK/	UNSECURED	1,591.00	1,765.75	1,765.75	.00	.00
NICOR GAS	UNSECURED	602.00	588.00	588.00	.00	.00
SAFEWAY	UNSECURED	175.00	NA	NA	.00	.00
SPRINT NEXTEL	UNSECURED	401.00	401.14	401.14	.00	.00
SPRINT PCS	OTHER	.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	6,342.00	6,458.37	6,458.37	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	365.00	365.07	365.07	.00	.00
WOW INTERNET & CABLE	UNSECURED	165.00	NA	NA	.00	.00
WOW INTERNET AND CAB	OTHER	.00	NA	NA	.00	.00
BRIAR POINTE CONDO A	SECURED	NA	.00	.00	.00	.00
BRIAR POINTE CONDO A	SECURED	NA	.00	3,322.44	648.70	.00
DUPAGE CREDIT UNION	UNSECURED	NA	2,951.61	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,530.08	856.34	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	3,530.08	856.34	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	31,852.80	.00	.00

**Disbursements:**

Expenses of Administration	\$ 2,729.52	
Disbursements to Creditors	\$ 856.34	
<b>TOTAL DISBURSEMENTS:</b>		\$ 3,585.86

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/22/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.